

Information to identify the case:

Debtor 1

Steven Floyd McBath

Social Security number or ITIN xxx-xx-6996

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-26744-CMG

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Floyd McBath

12/7/23**By the court:** Christine M. Gravelle
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven Floyd McBath
Debtor

Case No. 18-26744-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 07, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2023:

Recip ID	Recipient Name and Address
db	+ Steven Floyd McBath, 14 Addison Road, Howell, NJ 07731-1300
517713500	+ Community Surgical Supply, Po Box 4686, Toms River, NJ 08754-4686
517713503	+ Monmouth Ocean Pulmonary Med., 901 West MainSt., Suite 160, Freehold, NJ 07728-2537
517713506	PNC Mortgage Company, Po Box 1820, Dayton, OH 45401-1820
518673176	+ PNC Mortgage Company, PO Box 94982, Cleveland OH 44101-4982

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 07 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 07 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517713499	+ EDI: LCIBAYLN	Dec 08 2023 01:35:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Miami, FL 33146-1839
517843324	+ EDI: LCIBAYLN	Dec 08 2023 01:35:00	Bayview Loan Servicing, LLC, c/o Schiller Knapp Lefkowitz Hertzell LLP, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
518996686	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 07 2023 20:44:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518996685	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 07 2023 20:44:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
517713501	EDI: IRS.COM	Dec 08 2023 01:35:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517713502	Email/Text: camanagement@mtb.com	Dec 07 2023 20:44:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
519667922	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 07 2023 20:44:00	Nation Star Mortgage LLC, Post Office Box 619096, Dallas, Texas 75261-9741, Nation Star Mortgage LLC, Post Office Box 619096, Dallas, Texas 75261-9096
519667921	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 07 2023 20:44:00	Nation Star Mortgage LLC, Post Office Box 619096, Dallas, Texas 75261-9096
517713504	+ EDI: NAVIENTFKASMSERV.COM	Dec 08 2023 01:35:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
517713505	+ EDI: NAVIENTFKASMSERV.COM		

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		Dec 08 2023 01:35:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517758046	Email/Text: ECMCBKNotices@ecmc.org	Dec 07 2023 20:44:00	Navient Solutions, LLC on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
517713510	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 07 2023 20:44:00	State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245
517713507	+ Email/Text: bankruptcy@savit.com	Dec 07 2023 20:45:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
517713508	+ Email/Text: bankruptcy@savit.com	Dec 07 2023 20:45:00	SaVit Collection Agency, 46 W Ferris St, East Brunswick, NJ 08816-2159
517713511	+ Email/Text: mpieslak@waterfallrevenuegroup.com	Dec 07 2023 20:44:00	Traf Group Inc/A-1 Collections, Attn: Bankruptcy, 2297 St Hwy 33 Ste 906, Hamilton Square, NJ 08690-1717
517713512	+ Email/Text: mpieslak@waterfallrevenuegroup.com	Dec 07 2023 20:44:00	Traf Group Inc/A-1 Collections, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517713509	##+	Schiller, Knapp, Lefkowitz & Hertzell, LL, 950 New Loudon Road, Suite 109, Latham, NY 12110-2190

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Christian Del Toro	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION cdeltoro@cdeltorolaw.com, bky@martonelaw.com
Frank J Martone	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com
Joseph Gunnar Devine, Jr	on behalf of Creditor BAYVIEW LOAN SERVICING LLC jdevine@tmppllc.com, ecf@tmppllc.com

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Kevin Gordon McDonald

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Richard Gerbino

on behalf of Creditor NATIONSTAR MORTGAGE LLC rgerbino@schillerknapp.com,
lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

Richard Gerbino

on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC rgerbino@schillerknapp.com,
lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

Richard James Tracy, III

on behalf of Creditor BAYVIEW LOAN SERVICING LLC richard.tracy.iii@gmail.com,
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

Robert Cameron Legg

on behalf of Debtor Steven Floyd McBath courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11